



Order Filed on April 5, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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Attorneys for the Mortgagee
File No. 090857B

In Re:

Guy G. Williams
aka Guy Williams General Contracting
Tonya W. Williams

Case No.: 18-19504-KCF

Hearing Date: March 27, 2019

Judge: Kathryn C. Ferguson

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: April 5, 2019

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Applicant: Nationstar Mortgage LLC d/b/a Mr. Cooper
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Warren Brumel, Esquire
Property Involved ("Collateral"): 315 Neptune Boulevard, Neptune, NJ 07753
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for five months, from November 1, 2018 to March 1, 2019.
 - ☒ The Debtor is overdue for five payments at \$1,101.25 per month.
 - ☒ Less suspense balance of \$965.03.Total Arrearages Due \$4,541.22.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Beginning on April 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,101.25.
 - ☒ The amount of \$4,541.22 shall be capitalized in the Debtor's Chapter 13 Plan. As a result of such capitalization, the Mortgagee's Allowed Secured Claim shall be and the same hereby shall be deemed amended to add such capitalized post-Petition payment thereon to the Proof of Claim as filed, and the standing Chapter 13 Trustee shall be and the same hereby is directed to adjust his records and make revised disbursements accordingly.
 - ☒ A Modified Chapter 13 Plan shall be filed within 15 days.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Regular monthly payment:

Mr. Cooper
PO Box 619094
Dallas, TX 75261-9741

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.